

PAY LAG REPORT
NUMBER OF DAYS FROM INJURY EFFECTIVE DATE TO DATE FIRST PAYMENT WAS MADE

TYPE	FORM 701 REC'D DATES	# OF VALID FORM 701'S	AVERAGE # DAYS	PAID 0-15 DAYS	PAID 16-30 DAYS	PAID 31 + DAYS
GROUP FUNDS	1/1/94 - 12/31/94	4,731	29	1,463 (30.9%)	1,942 (41.0%)	1,326 (28.0%)
	1/1/95 - 12/31/95	4,563	30	1,422 (31.2%)	1,872 (41.0%)	1,269 (27.8%)
	1/1/96 - 12/31/96	3,208	24	1,261 (39.3%)	1,319 (41.1%)	628 (19.6%)
	1/1/97 - 12/31/97	2,941	22	1,390 (47.3%)	1,079 (36.7%)	472 (16.0%)
	1/1/98 - 12/31/98	2,928	21	1,481 (50.6%)	1,030 (35.2%)	417 (14.2%)
	1/1/99 - 12/31/99	2,729	20	1,399 (51.3%)	939 (34.4%)	391 (14.3%)
	1/1/00 - 12/31/00	2,320	19	1,273 (54.9%)	746 (32.2%)	301 (13.0%)
	1/1/01 - 12/31/01	2,297	19	1,178 (51.3%)	805 (35.0%)	314 (13.7%)
SELF-INSURED	1/1/94 - 12/31/94	18,675	26	6,612 (35.4%)	8,029 (43.0%)	4,034 (21.6%)
	1/1/95 - 12/31/95	18,694	27	6,425 (34.4%)	7,967 (42.6%)	4,302 (23.0%)
	1/1/96 - 12/31/96	11,973	23	4,635 (38.7%)	5,383 (45.0%)	1,955 (16.3%)
	1/1/97 - 12/31/97	11,896	21	5,476 (46.0%)	4,759 (40.0%)	1,661 (14.0%)
	1/1/98 - 12/31/98	10,146	19	5,200 (51.3%)	3,709 (36.6%)	1,237 (12.2%)
	1/1/99 - 12/31/99	9,735	18	5,288 (54.3%)	3,322 (34.1%)	1,125 (11.6%)
	1/1/00 - 12/31/00	10,331	17	6,016 (58.2%)	3,246 (31.4%)	1,069 (10.3%)
	1/1/01 - 12/31/01	8,645	16	5,408 (62.6%)	2,473 (28.6%)	764 (8.8%)
INSURANCE COMPANIES	1/1/94 - 12/31/94	32,983	30	12,139 (36.8%)	11,434 (34.7%)	9,410 (28.5%)
	1/1/95 - 12/31/95	29,509	29	11,583 (39.3%)	9,952 (33.7%)	7,974 (27.0%)
	1/1/96 - 12/31/96	19,073	23	9,870 (51.7%)	5,958 (31.2%)	3,245 (17.1%)
	1/1/97 - 12/31/97	17,889	22	9,187 (51.4%)	5,689 (31.8%)	3,013 (16.8%)
	1/1/98 - 12/31/98	17,492	22	9,341 (53.4%)	5,268 (30.1%)	2,883 (16.5%)
	1/1/99 - 12/31/99	18,718	21	10,349 (55.3%)	5,538 (29.6%)	2,831 (15.1%)
	1/1/00 - 12/31/00	20,467	20	11,628 (56.8%)	5,989 (29.3%)	2,850 (13.9%)
	1/1/01 - 12/31/01	17,055	20	9,887 (58.0%)	4,893 (28.7%)	2,275 (13.3%)
AVERAGE	1/1/94 - 12/31/94	56,389	29	20,214 (35.8%)	21,405 (38.0%)	14,770 (26.2%)
	1/1/95 - 12/31/95	52,766	28	19,430 (36.8%)	19,791 (37.5%)	13,545 (25.7%)
	1/1/96 - 12/31/96	34,254	23	15,766 (46.0%)	12,660 (37.0%)	5,828 (17.0%)
	1/1/97 - 12/31/97	32,726	22	16,053 (49.0%)	11,527 (35.2%)	5,146 (15.7%)
	1/1/98 - 12/31/98	30,566	21	16,022 (52.4%)	10,007 (32.7%)	4,537 (14.8%)
	1/1/99 - 12/31/99	31,182	20	17,036 (54.6%)	9,799 (31.4%)	4,347 (13.9%)
	1/1/00 - 12/31/00	33,118	19	18,917 (57.1%)	9,981 (30.1%)	4,220 (12.7%)
	1/1/01 - 12/31/01	27,997	19	16,473 (58.8%)	8,171 (29.2%)	3,353 (12.0%)

Please note: Beginning with the 1/1/96 period, no claims were counted in which a Form 107 had been filed.
 Beginning with the 7/1/96 period, no claims were counted in which a Form 104A or 104C had been filed.
 Beginning with the 1/1/97 period, no claims were counted in which partial benefits were initially paid.